



UNITED STATES MARINE CORPS
MARINE CORPS AIR STATION
BOX 99100
YUMA, ARIZONA 85369-9100

StaO 1620.3E
3BH
28 NOV 1995

STATION ORDER 1620.3E

From: Commanding Officer, Marine Corps Air station, Yuma
To: Distribution List

Subj: POLICY ON HANDLING DISHONORED CHECKS

Ref: (a) UCMJ (NOTAL)
(b) MCO 7220.49A
(c) ABO 7220.1B
(d) MCO P1700.27

Encl: (1) Dishonored Checks and Delinquent Accounts
(2) Notice and Demand for Payment of Dishonored Ckeck(s)
(3) Sample Notification for Retiree/Civilian/Discharged
Military/Other Dishonored Check Notification

1. Purpose. To establish guidelines for reporting information and/or action to be taken on persons cashing/passing dishonored checks at check cashing activities aboard this Air Station in accordance with references (a) and (b).

2. Cancellation. StaO 1620.3D

3. Background. The number of dishonored checks being returned to the check cashing activities aboard this Air Station has created an unwarranted administrative expense. This expense comes directly out of profits and reduces the financial support of Morale, Welfare and Recreation (MWR) Services to the members of this Command. Many dishonored checks are issued as an oversight or lack of attention to bank balances on the part of the writer. Other checks are written with deliberate intent to defraud and collect monies/goods not legally obtained by the writer. Knowingly writing a check on an account with insufficient funds, on a closed account, or on nonexistent account, is a violation of articles 121, 123A and 134 of reference (a).

4. Policy. The issuance of worthless/returned checks by any person aboard this Station is unacceptable. Firm and positive action will be taken to discourage this practice and instill an appropriate sense of financial responsibility in those found guilty.

5. Action

a. General. Procedures to be taken in the case of identified dishonored check passers consist of the activity's effort to

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collect monies due, administration of suspension actions and legal steps taken by the Commanding Officer or Officer-In-Charge, in accordance with reference (a).

b. Heads of Non-Appropriated Fund Instrumentalities. Heads of Non-Appropriated Fund Instrumentalities (NAFI), or their designated representatives, will notify maker or endorser of returned check(s) in the following manner:

(1) Active duty personnel aboard this Air Station will be notified per telecommunication by MWR Accounting Collection Office. If no attempt to redeem the debt is made within 7 days, personnel will be notified, via their Commanding Officer, by means of the Biweekly Bad Check Report, contained in enclosure (1). The Morale, Welfare and Recreation Director will act as the central coordinating agency for the Biweekly Bad Check Report, for all NAFI activities aboard this Air Station. All required activities will provide their input for this report by close of business on the second and fourth Monday of each month.

(2) If after ten calendar days, as specified in enclosure (1), a check has not been redeemed, enclosure (2) will be sent to the individual via his/her Commanding Officer, as notification of this Command's intent to initiate an involuntary pay adjustment and pursue appropriate legal action in accordance with references (a), (b), and (c).

(3) If a person claims the dishonored check is a forgery or written on a nonexistent account, fraud, etc., the applicable Security Department (Criminal Investigation Division) will be notified for investigative action.

(4) Individuals not stationed aboard this Air Station will be notified by means of enclosure (2), sent via his/her Commanding Officer, by certified mail, of the indebtedness and this Command's intent to initiate an involuntary pay adjustment and pursue appropriate legal action, in accordance with references (a), (b) and (c).

(5) Retirees who have checks(s) returned will be notified via certified mail, of the indebtedness by means of enclosure (3) and of this Command's intent to initiate an involuntary pay adjustment, in accordance with references (b) and (c).

(6) Discharged military personnel who have checks(s) returned will be notified, via certified mail, of the indebtedness by means of

enclosure(3) and of this Command's intent to request assistance from the Federal Government or pursue legal action under the Arizona Civil Statutes to recover this debt. Discharged military personnel may have their pay garnished up to six months after their discharge date, in accordance with references (b) and (c).

(7) Individuals who fall into the category of "others" such as widows, dependents and civilians who have check(s) returned, will be notified via certified mail, of the indebtedness by means of enclosure (3) and of this Command's right to pursue legal action under the Arizona Civil Statutes to recover this debt, in accordance with references (a) and (c).

(8) A \$25.00 service charge will be applied to each returned check, per reference (d). This charge is in addition to the service charge applied by the financial institution.

(9) After all methods of collection have exhausted and a dishonored check is determined to be uncollectible, it should be disposed of in accordance with regulations governing the respective activity which accepted the check.

c. All Commanding Officers/Officers-in-Charge.

(1) Initiate appropriate investigation.

(2) Take appropriate administrative/disciplinary action.

(3) Provide all possible assistance to this Command to obtain restitution for the amount of the check(s) plus other costs involved.

6. Biweekly Worthless Check List. The Biweekly Worthless Check List will be updated the second and fourth Monday of each month, with input provided by all NAFFI activities. The Worthless Check List will be compiled of social security numbers only.

7. Denial of Check Cashing Privileges. The offender's social security number will be placed on the Worthless Check List. For the case of dependents of active duty and retired military personnel, the sponsor's social security number will be placed on the Worthless Check List. The following provisions apply to the suspension of check cashing privileges:

a. A six month suspension will be directed for one dishonored check.

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b. A one year suspension of privileges for two or more dishonored checks within a six month period.

c. Permanent suspension of privileges for checks drawn on a closed or nonexistent account.

d. Permanent suspension of privileges for individuals whose pay has to be garnished in order to collect debt.

e. Suspension of check cashing privileges begins when the check is returned, but suspension periods begin when the debt is paid in full.

8. Restoration of Privileges. Restoration of check cashing privileges will be under the following circumstances:

a. Upon approval of written petition, on a case-by-case basis, requesting reinstatement of privileges.

b. Upon written verification of the financial institution/bank, acknowledging their error, the service charge will be waived or refunded and all check cashing privileges restored.

c. Petitions for restoration of privileges should be addressed to the Director, Morale, Welfare and Recreation, MWR 0270 Accounting, Box 99119, Yuma, AZ 85369-9119.

9. Restitution of dishonored Check(s). Restitution of returned/dishonored checks, made prior to the initiation of collection or involuntary pay adjustment, must be made to MWR 0270. Restitution will be made in cash, money order or cashier's check (payments made by mail should not be in cash). Under no circumstances will personal checks be accepted for liquidation of a returned check.

10. Redepositing of Check(s). Checks will be redeposited only under the following circumstances:

a. When all other attempts to collect have failed.

b. If the individual has been discharged and no forwarding address is available.

c. When redeposit is requested by the bank.

11. The Commanding Officer, Marine Corps Air Station, Yuma reserves the right to suspend the privileges to use NAFI activities for those individuals who fail to redeem dishonored checks.

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12. Concurrence. The Commanding Officers of MAG-13, 1st LAAM Bn, MACS-7, MWSS-371, VMFT-401 and CSSD-16 concur in and make this directive applicable to their respective commands.



A. M. TORRANCE
By direction

Distribution: B

StaO 1620.3E
28 NOV 1986

(STATION LETTER HEAD)

1620
3BH4

From: Commanding Officer, Marine Corps Air Station, Yuma AZ
To: Commanding Officer, (UNIT NAME)

Subj: DISHONORED CHECKS AND DELINQUENT ACCOUNTS FOR THE MORALE,
WELFARE AND RECREATION 0270 FOR THE WEEKS OF (DATES)

Ref: (a) MCO 7220.49

Encl: (1) Dishonored Check List
(2) Delinquent Accounts List

1. The enclosure is forwarded for your action. The dishonored checks and delinquent accounts took place aboard this Station to the clubs, exchange or recreation fund. Dishonored checks and delinquent accounts constitute indebtedness to a Nonappropriated Fund Instrumentality (NAFI) in accordance with reference (a).

2. You are requested to inform those individuals listed in the enclosures of their indebtedness. The individuals are to report to the Morale, Welfare and Recreation Activity listed on the enclosure to discharge their indebtedness or sign a letter of notification. The Command is requested to appropriately counsel the individual regarding the adverse impact of continued indebtedness.

3. Those personnel listed in the enclosures, who fail to take appropriate action by COB (DATE), will be subject to involuntary pay adjustment action and applicable charges under the UCMJ.

SIGNATURE
By direction

Enclosure (1).

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DISHONORED CHECKS FROM (UNIT) FOR WEEKS OF (DATES) REPORT TO MWR,
BLDG, #633, EXT 2446

<u>RANK</u>	<u>NAME</u>	<u>SSN</u>	<u>#OF CHECKS</u>	<u>AMOUNT DUE</u>
*PFC	SMITH, JOHN	123 45 6789	3	\$100.00

* MEMBER HAS SIGNED NOTIFICATION
** MEMBER HAS BEEN PAY ADJUSTED
*** MEMBER IS MAKING PAYMENTS

Enclosure (1)

28 NOV 1985

DELINQUENT ACCOUNTS FOR (UNIT) FOR THE WEEKS OF (DATES)

DELINQUENT LIBRARY MATERIALS AND/OR LATE FEES REPORT TO STATION
LIBRARY, BLDG, #633, EXT 2785

<u>RANK</u>	<u>NAME</u>	<u>SSN</u>	<u>DATE DUE</u>	<u># OF BOOKS</u>
PFC	SMITH, JOHN	123 45 6789	(DATE)	3

DELINQUENT GEAR ISSUE EQUIPMENT AND/OR LATE FEES REPORT TO GEAR ISSUE,
BLDG #633, EXT 2848.

<u>RANK</u>	<u>NAME</u>	<u>SSN</u>	<u>DATE DUE</u>	<u>EQUIPMENT AND/OR FEES</u>
PFC	SMITH, JOHN	123 45 6789	(DATE)	\$100.00

DELINQUENT MOVIE VIDEO AND/OR LATE FEE REPORT TO THE SEVEN DAY STORE,
BLDG #692, EXT 3111.

<u>RANK</u>	<u>NAME</u>	<u>SSN</u>	<u>DATE DUE</u>	<u>MOVIE AND/OR LATE FEES</u>
PFC	SMITH, JOHN	123 45 6789	(DATE)	\$100.00

* MEMBER HAS SIGNED NOTIFICATION
** MEMBER HAS BEEN PAY ADJUSTED
*** MEMBER IS MAKING PAYMENTS

Enclosure (1).

StaO 1620.3E

20 Nov 1996

(SAMPLE NOTIFICATION)

1620

3BH4

From: Commanding Officer, Marine Corps Air Station, Yuma, AZ
To: (INDIVIDUALS RANK, NAME AND SSN)
Via: Commanding Officer, (UNIT NAME AND ADDRESS)

Subj: NOTICE AND DEMAND FOR PAYMENT OF DISHONORED CHECK (S)

Ref: (a) MCO 7220.49

Encl: (1) Copies of Records Relating to Debt
(2) Advisement of Rights and Obligations
(3) Acknowledgment of Notification

1. The following check(s) made by you and issued in payment of purchases and/or cash to a Nonappropriated Fund Instrumentality (NAFI) aboard this Station have been returned dishonored. As a result, your check cashing privileges have been suspended. A \$25.00 service charge applies to each check.

Check Number (s): #

Date (s): \$.00

Amount (s): \$.00

Service Charge: \$.00

Total Amount Due: \$.00

2. Your rights and are attached. The enclosure is a copy of records relating to your debt.

3. Payment in the form of cash, money order, or cashier's check (payment made by mail should not be in cash) should be made to the Commanding Officer, Morale, Welfare and Recreation 0270 (Code 3BH), Box 99119, Yuma AZ 85365-9119. Your point of contact is the Morale, Welfare and Recreation Accounting office, extension (520) 341-2446, DSN 951-2446.

SIGNATURE
By direction

Enclosure (2)

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ACKNOWLEDGMENT OF NOTIFICATION

From:

To: Commanding Officer, Marine Corps Air Station, Yuma (Attn:
MWR Director, Bldg. #633)

Subj: ACKNOWLEDGMENT OF NOTIFICATION OF DELINQUENCY/INDEBTEDNESS

Ref: (a) Commanding Officer, MCAS Yuma ltr 1620 3BH4 dtd (DATE)

1. I hereby acknowledge receipt of the reference which contains notification of delinquency/indebtedness. I have also received a letter advising me of my rights and obligations, in accordance with MCO 7220.49A.

WITNESS	_____ SIGNATURE	_____ DATE
	_____ SIGNATURE	_____ DATE

If the addressee's signature cannot be obtained, the person delivering the reference is required to complete the following:

On the date noted below, I personally delivered the reference to

NAME OF MARINE

_____ NAME/RANK/UNIT	_____ DATE
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From: Commanding Officer, Marine Corps Air Station, Yuma

To: Commanding Officer, (UNIT ADDRESS)

Subj: REQUEST FOR INFORMATION

1. If the above named Marine is no longer a member of your Command or cannot be located, please furnish any pertinent information available, including a forwarding address. If no information is available, request you return this package indicating status.

SIGNATURE
By direction

Enclosure (2)

28 MAY 1996

ADVISEMENT OF RIGHTS AND OBLIGATIONS

1. Concerning your indebtedness to a Non-Appropriated Fund Instrumentality (NAFI) aboard Marine Corps Air Station, Yuma Arizona, the following rights apply, in accordance with MCO 7220.49.

a. To pay the indebtedness in full, including all service charges or late fees.

b. To make a mutually agreeable repayment schedule.

c. To inspect and obtain a copy of records pertaining to your debt and review decisions.

2. The following additional provisions apply to this matter:

a. Failure to resolve this debt within 30 calendar days from the date of this notification subjects you to involuntary pay adjustment and charges under the Uniform Code of Military Justice.

b. Once an involuntary pay adjustment is initiated, any portion of your debt remaining uncollected at separation will be collected from final pay and allowances.

3. Records of your case will be on file with the Morale, Welfare and Recreation Department (MWR), Box 99119, Yuma, Arizona 85369-9119, commercial phone (520) 341-2446 or autovon 951-2446, during the hours of 0730-1630, Monday through Friday.

4. Payments may be made in cash, money order or cashier's check (payments made by mail should not be in cash) and are payable to the above address. Under no circumstances will personal checks be accepted for liquidation of delinquent accounts.

5. The following provisions apply to the suspension of check cashing privileges:

a. A six month suspension will be directed for one dishonored check.

b. A one year suspension of privileges for two or more dishonored checks within a six month period.

c. Permanent suspension of privileges for checks drawn on a closed or nonexistent account.

Enclosure (2)

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d. Permanent suspension of privileges for individuals whose pay has to be garnished in order to collect debt.

e. Suspension of check cashing privileges begins when the check is returned, but suspension periods begin when the debt is paid in full.

6. Restoration of check cashing privileges will be under the following circumstances:

a. Upon approval of written petition, on a case-by-case basis, requesting reinstatement of privileges.

b. Upon written verification by the financial institution/bank, acknowledging their error, the service charge will be waived or refunded and all check cashing privileges restored.

c. Petitions for restoration of privileges should be addressed to the Director, Morale, Welfare and Recreation (MWR), Box 99119, Yuma, Arizona 86369-9119.

Enclosure (2)

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1620
3BH

NAME
ADDRESS
CITY, STATE, ZIP CODE

NAME

The following check(s) made by you and issued in payment of purchases and/or cash to a Nonappropriated Fund Instrumentality aboard this Station have been returned dishonored. As a result your check cashing privileges have been suspended. A \$25.00 service charge applies to each check.

Check Number (s):	#
Date (s):	\$.00
Amount (s):	\$.00
Authorized Charges:	\$.00
Total Amount:	\$.00
Amount Paid:	\$.00
Balance Due:	\$.00

Your rights and obligations under Marine Corps Order 7220.49 are set forth in the attached. Also attached is a copy of records relating to your debt.

Payment in the form of cash, money order, or cashier's check (payments made by mail should NOT be in cash) should be made to the following address. Point of contact is (Ms. Bredernitz) extension (520) 341-2446, DSN 951-2446.

Morale, Welfare and Recreation 0270
ATTN: Accounting
P O Box 99119
Yuma Az 85369-9119

SIGNATURE
By direction of
the Commanding Officer

Enclosure (3)